



OUR INFO  
ONLINE  
www.mrcooper.com



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Chirs Hardin  
SFR Investments Pool 1, LLC.  
5030 Paradise Road, B - 214  
Las Vegas, NV 89119

November 17, 2021

ACCOUNT INFO  
CASE NUMBER: LB-11-21-00328  
PROPERTY ADDRESS:  
1738 Ashburn Drive  
North Las Vegas, NV 89032

Dear Chirs Hardin:

Thank you for reaching out to us.

### Why am I receiving this letter?

We received your letter on November 3, 2021 and have put together this reply with information that we hope will alleviate your concerns. After an investigation we're sharing with you what we found:

As a Junior Lien holder, the payoff information is the only information you are permissible to receive, because we have not received full authorization from the mortgagor(s), allowing us to disclose loan level information to you.

- Payoff Quote
  - The Payoff Quote will include the full amount necessary to pay the loan in full. You may have received a copy of the Payoff Quote under separate cover. This document is sent for informational purposes only and is no way a demand to pay the loan in full and will not result in any additional fees being assessed to the loan.

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



CHANGING THE FACE OF HOME LOANS

I hope this information is helpful and addresses your concerns. If you have any specific questions about the information I have provided, please contact me directly, using the information below.

Sincerely,

A handwritten signature in cursive script that reads "Trina Mack".

Trina Mack  
Mr. Cooper  
Customer Relations Specialist  
PO Box 619098  
Dallas, TX 75261-9741  
Phone: 469-851-4578  
E-mail: [Trina.Mack@mrcooper.com](mailto:Trina.Mack@mrcooper.com)

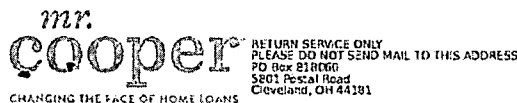
Enclosure  
By U.S. Standard Mail

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Are you experiencing a financial hardship? Our local non-profit partners can help with financial counseling and other services. Please visit these websites for assistance:

- [Hud.gov](http://Hud.gov)
- [Neighborworks.org](http://Neighborworks.org)

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## QUOTE INFORMATION

Statement Date: 11/16/21  
 Payoff Good Through Date: 11/30/21  
 Loan Number: [REDACTED]  
 Property Address: [REDACTED]  
 Third Party Email: [REDACTED]

## PAYOFF BREAKDOWN

Current Unpaid Principal Balance:	\$242,193.68
Interest - from 4/1/09 to 11/30/21	\$109,367.38
Late Fees	\$397.67
Deferred Late Fees	\$213.06
Lender Paid Expenses	\$11,861.08
Escrow Advances	\$56,249.30
Legal Fees	\$807.00
PMI Premium	\$205.28
County Recording Fee	\$42.00
Third Party Reconveyance Preparation Fee	\$20.00
<b>TOTAL PAYOFF AMOUNT</b>	<b>\$421,356.45</b>

**GOOD THROUGH 11/30/21**

## INTEREST

Annual Interest Rate	5.875%
Interest Calculated From	4/1/09 - 11/30/21
Daily Interest Amount*	\$16.59

## HOW IS THIS CALCULATED?

This is actually quite simple but also tricky. Essentially, your annual interest rate, remaining balance, and days are distilled down into a single number. Here's how we calculated your daily rate. Learn more on the next page.

## HOW IS MY DAILY INTEREST CALCULATED?

$$\frac{(\text{upb}) \times (\text{Interest rate})}{365} \times (\text{number of days up to payoff date}) = \text{daily interest due}$$

\*Funds received after the good through date 11/30/21 or funds that cannot be posted due to missing or incorrect information will require an additional \$16.59 of interest per day.

## ESCROW

We will continue to make escrow disbursements up to the date of payoff. Please note, this may be paid up to 30 days before the due date.

	DUE DATE	AMOUNT
HAZARD SFR	5/6/22	\$1,680.00
BORR PAID MI	2/15/17	\$205.28
COUNTY TAX	12/1/21	\$380.82

## ESTIMATED FEES, COSTS, DISBURSEMENTS

These are estimated fees, costs, or disbursements not included in the total payoff amount. Please see FAQ section for more information.

Anticipated Fees	\$690.00
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## \*\*\* PLEASE NOTE OUR NEW WIRE TRANSFER PAYMENT INSTRUCTIONS \*\*\*

## PAYMENT INSTRUCTIONS

Payoff funds must be remitted via certified funds (wire transfer or cashier's check only).

## WIRE TRANSFER

Beneficiary Name:	Mr. Cooper
Account #:	46290000748294
ABA/Routing NUMBER:	021000021
Bank Name:	JP Morgan Chase Bank, NA
Bank Address:	270 Park Ave New York, NY 10017

## CASHIER'S CHECKS

Cashier's Checks must be made payable to Mr. Cooper and mailed to:

Mr. Cooper  
 Lake Vista 4  
 800 State Highway 121 Bypass  
 Lewisville, TX 75067

\*Customer Name, Loan Number, and Property Address should be provided on all cashier's checks and correspondence

CUSTOMER SERVICE  
 888-480-2432  
 www.mrcooper.com

Monday - Thursday 7 a.m. to 8 p.m. (CT)  
 Friday 7 a.m. to 7 p.m. (CT)  
 Saturday 8 a.m. to 12 p.m. (CT)

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## FREQUENTLY ASKED QUESTIONS

### How is my daily interest calculated?

Here's how we get there: Multiply your unpaid principal balance with your interest rate. This is the interest for your unpaid principal. Divide this by 365 days to get your daily interest rate.

### Should I continue to make my scheduled payments?

Yes, continue to make your scheduled payments. If your payoff payment is received after your payoff date and a payment has not been made, then a late charge may be assessed and added to the payoff amount due. So, please don't stop payment prior to your payoff closing date. Note that if any payment previously made to this account is returned for any reason, the payoff amount will be insufficient.

### Which form of payment can I use for my payoff?

We only accept cashier's check or wire transfers for payoff payments. Forms of payment that we cannot accept include: personal checks, third party checks, attorney/trustee checks, money orders, ACH/ARC entries, direct deposit, internal bank-to-bank transfers, or others. Please note that additional fees, costs disbursements, and interest may continue to accrue on the loan until acceptable payoff funds are received to satisfy the mortgage payoff. Additionally, delays can occur when incorrect forms of payment are received.

### When will my payoff post?

Funds must be received by 5 p.m. (CT) for same day processing. Funds received after 5 p.m. (CT) will be posted the following business day.

### What if I have set up AutoPay or direct pay?

Please ensure that you discontinue automatic payment services prior to the date of payoff and at least 3 business days prior to your draft date in an effort to avoid any unnecessary withdrawals against your bank account. Note: If AutoPay is not cancelled and is still scheduled for AFTER the date of payoff, it will be automatically cancelled.

### What happens if I send in the wrong payoff amount?

If your payment is short and you have an escrow account that will cover the difference, then we will apply those funds toward the payoff. If you don't have an escrow account or the balance is not enough, then we will attempt to contact the sending source to satisfy the payoff. Please note, if this fails after the payoff date deadline or we cannot contact the sending source, then a refund of the total payment amount will be issued back to the original source. For this reason, we encourage you to pay the amount that is stated on your payoff quote.

In the event of any overages, you will automatically receive a check for those differences once the account has been balanced out.

### Do you continue to make escrow payments on my behalf?

Yes, we will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff, and up to 30 days in advance of the due date. Please note that it is the responsibility of the loan holder(s) and their closing agent to obtain a refund should a double payment occur.

### What if I move, do you need my updated address?

Yes, we will need your new address in order to send you refunds, year-end statements, and other documents pertaining to your loan and payoff.

### What if I'm in foreclosure?

This payoff quote is good through the date listed on the front page. However, if you are in default and a foreclosure sale is scheduled prior to the expiration of the good through date, you MUST contact us prior to the foreclosure sale for an updated and accurate payoff amount. Payoff funds should be overnighted and received by us at least 24 hours prior to the sale date to ensure that the foreclosure is cancelled.

Because any pending foreclosure action will not be delayed or dismissed, additional fees and costs may be incurred prior to the expiration of this quote. Therefore, for informational purposes only, we are providing an estimated amount of fees and costs that may become due and owing between the date of this quote and its good through date. Should any estimated fee and/or cost become due during this period, the total amount necessary to pay off your loan, as quoted above, will increase. As of the date of this quote, no estimated fees and costs have been included in the amount required to pay off your loan. This estimate is being provided solely as a courtesy and no portion thereof will be collected, unless actually billed and/or incurred. If any estimated fee and/or cost is actually incurred and/or billed before the expiration of this quote, a new payoff quote will be sent to you.

### How will I know that the payoff is complete and final?

Upon processing of payment in full, and within State specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. When applicable, and as mandated by state guidelines, any overpayment or remaining escrow funds will be disbursed off the loan no more than 20 business days after the payoff has occurred and will subsequently be mailed thereafter.

All payoff figures are subject to final verification of the mortgage lender. We may adjust any portion of this payoff statement, at any time, for the following reasons, including but not limited to: escrow disbursements made on behalf of the loan holder(s), fee advances, items returned by your financial institution including previously made payments, additional fees or charges, and any good faith and/or inadvertent clerical errors.